

Table I.D.3(1997) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.5%	23.4%	27.4%	31.5%	28.7%	21.4%	27.5%	23.8%
Industry group								
Agric., fish., forest.	27.8%	12.2% *	34.7%	51.3%	23.9%	35.7%	25.6%	30.5%
Mining	20.6%	19.0% *	10.9% *	30.5% *	7.6% *	15.5%	38.2%	11.4% *
Construction	27.3%	15.8%	32.4%	29.5%	31.9%	23.9%	24.3%	32.1%
Manufacturing	19.1%	19.9%	19.9%	29.1%	21.7%	16.5%	24.3%	18.5%
Transp., commu., util.	17.2%	17.4% *	21.9%	30.2%	24.6%	14.0%	22.5%	16.7%
Wholesale trade	23.8%	18.1%	25.1%	30.2%	26.7%	21.4%	25.5%	23.3%
Retail trade	30.8%	28.1%	29.6%	40.1%	36.1%	28.5%	32.9%	30.4%
Fin., ins., real est.	25.3%	22.3%	23.9%	22.2%	30.2%	24.9%	22.4%	25.9%
Services	29.2%	27.6%	31.5%	33.3%	33.9%	26.0%	30.2%	28.9%
Unknown	57.4% *	57.4% *	0.0%	0.0%	0.0%	0.0%	57.4% *	0.0%
Ownership								
For profit, incorporated	23.9%	23.8%	28.1%	31.5%	27.4%	20.8%	28.7%	22.9%
For profit, unincorporated	25.1%	25.3%	24.9%	42.8%	26.2%	17.4%	26.7%	23.9%
Nonprofit	27.4%	16.8%	26.7%	29.1%	32.2%	25.7%	21.7%	28.3%
Unknown	24.9%	23.9% *	5.9% *	20.8% *	34.0%	21.9%	18.8% *	25.4%
Age of firm								
Less than 5 years	27.0%	27.4%	27.9%	30.4%	27.6%	19.4% *	28.3%	25.0%
5-9 years	28.4%	27.1%	34.7%	34.3%	22.6%	21.1%	32.9%	23.8%
10-19 years	25.5%	24.9%	28.1%	32.6%	29.9%	15.1%	27.6%	24.0%
20 or more years	25.0%	17.8%	25.4%	31.0%	29.0%	22.5%	26.0%	24.8%
Unknown	22.9%	12.0% *	16.6%	29.5%	29.1%	21.3%	21.4%	22.9%
Multi/single status								
2 or more locations	23.1%	21.9%	21.7%	32.1%	29.3%	21.1%	31.2%	22.9%
1 location only	27.9%	23.5%	28.0%	31.2%	27.5%	28.2%	27.1%	28.9%
Percent full-time employees								
Less than 25%	32.8%	15.1% *	30.7%	34.1%	31.1%	38.6%	25.4%	35.5%
25-49%	28.5%	22.9%	35.5%	31.7%	31.3%	27.5%	29.2%	28.4%
50-74%	25.8%	27.8%	28.0%	32.5%	30.7%	21.7%	29.1%	25.0%
75% or more	24.1%	23.0%	27.1%	31.3%	28.4%	21.0%	27.4%	23.4%
Union presence								
No union employees	27.3%	24.9%	28.6%	33.0%	31.1%	24.1%	29.0%	26.8%
Has union employees	16.9%	8.8% *	14.9% *	19.5%	19.3%	16.4%	12.1% *	17.2%
Unknown	22.0%	17.1%	33.1%	31.3%	26.3%	20.8%	28.0%	21.6%
Percent low wage employees								
50% or more low wage	33.3%	26.3%	29.1%	38.8%	43.0%	26.4%	29.9%	34.3%
Less than 50% low wage	24.7%	23.2%	27.4%	31.1%	27.3%	20.0%	27.3%	23.7%
Unknown	23.5%	26.8%	27.2%	33.2%	32.2%	22.3%	30.0%	23.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.D.3(1997) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	1.36%	1.65%	1.59%	0.90%	0.71%	1.16%	0.47%
Industry group								
Agric., fish., forest.	2.97%	6.85% *	4.49%	11.94%	6.15%	8.92%	4.53%	4.23%
Mining	5.71%	6.54% *	4.26% *	13.02% *	3.02% *	4.41%	9.31%	3.72% *
Construction	1.52%	2.18%	3.42%	4.62%	5.16%	4.09%	2.85%	2.18%
Manufacturing	0.59%	5.19%	3.53%	2.26%	0.81%	0.74%	2.15%	0.65%
Transp., comm., util.	2.00%	5.39% *	6.23%	4.13%	4.99%	2.12%	4.24%	2.13%
Wholesale trade	1.70%	2.87%	3.30%	1.91%	2.88%	2.51%	1.91%	1.98%
Retail trade	1.17%	2.71%	2.63%	1.70%	1.73%	1.35%	1.88%	1.27%
Fin., ins., real est.	1.36%	3.15%	2.90%	3.44%	4.08%	1.99%	2.40%	1.86%
Services	0.96%	1.55%	1.73%	1.34%	2.07%	1.89%	0.69%	1.12%
Unknown	17.25% *	17.25% *	0.00%	0.00%	0.00%	0.00%	17.25% *	0.00%
Ownership								
For profit, incorporated	0.37%	1.55%	1.85%	1.44%	0.82%	0.53%	1.35%	0.37%
For profit, unincorporated	2.08%	3.75%	3.64%	3.96%	2.40%	3.21%	3.07%	2.57%
Nonprofit	2.13%	3.75%	3.40%	2.57%	2.41%	3.73%	2.23%	2.45%
Unknown	2.86%	10.23% *	6.44% *	8.87% *	4.45%	3.33%	6.09% *	2.87%
Age of firm								
Less than 5 years	2.04%	2.18%	3.04%	1.99%	3.22%	6.73% *	1.53%	3.03%
5-9 years	1.66%	2.87%	2.59%	2.13%	4.10%	3.69%	1.64%	2.86%
10-19 years	0.91%	1.81%	2.71%	2.44%	3.12%	2.38%	1.46%	2.11%
20 or more years	1.13%	1.53%	2.14%	2.52%	1.53%	1.35%	2.05%	1.12%
Unknown	0.67%	8.57% *	2.89%	1.96%	2.55%	0.65%	2.36%	0.73%
Multi/single status								
2 or more locations	0.52%	3.49%	2.03%	2.93%	1.74%	0.49%	2.56%	0.51%
1 location only	1.14%	1.44%	1.85%	1.37%	1.66%	5.48%	1.05%	1.36%
Percent full-time employees								
Less than 25%	2.81%	5.90% *	7.83%	7.46%	4.34%	3.97%	4.57%	2.67%
25-49%	1.74%	3.88%	5.60%	4.92%	4.17%	2.19%	3.42%	2.02%
50-74%	1.17%	3.33%	2.47%	4.02%	2.64%	2.34%	1.65%	1.34%
75% or more	0.53%	1.39%	1.88%	1.68%	1.04%	0.75%	1.32%	0.51%
Union presence								
No union employees	0.69%	1.54%	1.54%	1.52%	1.34%	0.95%	1.25%	0.83%
Has union employees	0.96%	3.83% *	7.24% *	4.20%	2.53%	0.84%	4.88% *	0.94%
Unknown	1.28%	3.81%	6.86%	6.49%	2.58%	1.51%	3.07%	1.32%
Percent low wage employees								
50% or more low wage	2.52%	4.08%	5.12%	3.69%	4.08%	2.49%	2.24%	2.90%
Less than 50% low wage	0.53%	1.31%	1.85%	1.67%	1.14%	0.96%	1.20%	0.51%
Unknown	0.88%	4.87%	5.01%	3.33%	2.87%	0.78%	1.52%	0.91%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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